

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAIME MARIE OSBORNE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10672 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/14/2016 and confirmed on 10/25/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		46,231.64
Less Refunds to Debtor	706.79	
TOTAL AMOUNT OF PLAN FUND		45,524.85

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,080.00	
Trustee Fee	2,154.75	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,234.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 5896	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 5896	8,995.88	8,995.88	0.00	8,995.88
	BANK OF AMERICA NA** Acct: 5896	0.00	26,380.97	0.00	26,380.97
	BANK OF AMERICA NA** Acct: 5896	0.00	0.00	0.00	0.00
	CAR FACTORY++ Acct:	2,575.00	741.80	105.45	847.25
					36,224.10

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	JAIME MARIE OSBORNE Acct:	0.00	0.00	0.00	0.00
	JAIME MARIE OSBORNE Acct:	706.79	706.79	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	4,080.00	4,080.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXTORY	2,066.00	2,066.00	0.00	2,066.00
					2,066.00

Unsecured					
	AMERICAN INFOSOURCE LP - AGENT DIF Acct:	0.00	0.00	0.00	0.00
	AMERICAN PROFIT RECOVERY++ Acct: 164	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:	NATIONAL PENS CO LLC	0.00	0.00	0.00	0.00
Acct:	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
Acct: 3604	PREMIER BANKCARD/CHARTER	0.00	0.00	0.00	0.00
Acct:	PREMIER BANKCARD/CHARTER	0.00	0.00	0.00	0.00
Acct:	UNITED COLLECTION SERVICE	0.00	0.00	0.00	0.00
Acct: 3543	CAR FACTORY++	1,337.74	0.00	0.00	0.00
Acct:	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
Acct:	EMERGYCARE INC	0.00	0.00	0.00	0.00
Acct:	GEGRB	0.00	0.00	0.00	0.00
Acct:	PERENNIAL GREEN LAWN CARE	0.00	0.00	0.00	0.00
Acct:					

*** N O N E ***

TOTAL PAID TO CREDITORS

38,290.10

TOTAL CLAIMED

PRIORITY 2,066.00
SECURED 11,570.88
UNSECURED 1,337.74

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

JAIME MARIE OSBORNE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-10672 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jaime Marie Osborne
Debtor

Case No. 16-10672-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 23, 2021

User: nsha
Form ID: pdf900

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db	#+ Jaime Marie Osborne, 4006 Fargo Street, Erie, PA 16510-3548
14259393	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14259394	+ Car Factory, 50 E. 26th St., Erie, PA 16504-1047
14269389	+ Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
14269391	+ National Pens Co LLC, PO Box 847203, Dallas, TX 75284-7203
14259401	+ Perennial Green Lawn Care, PO Box 449, Edinboro, PA 16412-0449
14269392	+ St Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
14259404	+ United Collection Service, 106 Commerce Street, Suite 101, Lake Mary, FL 32746-6217

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14259391	+ Email/Text: G06041@att.com	Nov 23 2021 23:26:00	American InfoSource LP as agent for, DirecTV LLC, Mail Station N387, 2230 East Imperial Highway, El Segundo, CA 90245-3504
14259392	Email/Text: bky@americanprofit.net	Nov 23 2021 23:26:00	American Profit Recovery, 34505 West 12 Mile Road, Suite 333, Farmington Hills, MI 48331-3288
14338231	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 23 2021 23:25:00	BANK OF AMERICA, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
14259395	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 23 2021 23:25:00	Carrington Mortgage Service. LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14259396	Email/Text: G06041@att.com	Nov 23 2021 23:26:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14259397	+ Email/Text: Billing_Paperwork@emergycare.org	Nov 23 2021 23:26:00	Emergycare Inc., 1701 Sassafras Street, Erie, PA 16502-1857
14259398	+ Email/PDF: gecsedl@recoverycorp.com	Nov 23 2021 23:28:52	GE Capital Retail Bank, Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
14259399	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2021 23:26:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302
14269390	+ Email/Text: ptacct@mch1.org	Nov 23 2021 23:26:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14259400	+ Email/Text: bankruptcynotices@psecu.com	Nov 23 2021 23:26:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14259402	+ Email/Text: csidl@sbcglobal.net	Nov 23 2021 23:26:00	Premier Bankcard / Charter, PO Box 2208, Vacaville, CA 95696-8208
14259403	+ Email/Text: csidl@sbcglobal.net	Nov 23 2021 23:26:00	Premier Bankcard / Charter, PO Box 2208,

District/off: 0315-1

User: nsha

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Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 20

Vacaville, CA 95696-8208

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jaime Marie Osborne dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mmiksich@kmlawgroup.com
Matthew John McClelland	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6